

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

SEPH ACQUISITIONS, LLC, *by and through its authorized member, JOSEPH CHIBUZOR CHIMA,*

Plaintiff,
v.

READYCAP LENDING, LLC,
Defendant.

Civil Action No. 24-cv-11335 (JXN)(LDW)

**ORDER ADOPTING MEMORANDUM
ORDER AND REPORT AND
RECOMMENDATION**

NEALS, District Judge:

THIS MATTER comes before the Court upon the Memorandum Order and Report and Recommendation (“R&R”) dated June 6, 2025, by Magistrate Judge Leda Dunn Wettre (“Judge Wettre”) (ECF No. 17), denying Plaintiff Seph Acquisitions, LLC’s motion to substitute Joseph Chibuzor Chima as *pro se* plaintiff (ECF No. 13); and recommending that the action be dismissed without prejudice for Plaintiff Seph Acquisitions, LLC’s failure to comply with the Court’s March 11, 2025 Order to appear by counsel (ECF No. 12); and the parties having been advised that, pursuant to 28 U.S.C. § 636(b)(1), Federal Rule of Civil Procedure 72(b)(2), and Local Civil Rule 72.1(c)(2), they may file and serve objections within fourteen (14) days after receiving a copy of Judge Wettre’s R&R; and no objections to the R&R having been received, and the time for objections having expired; and the Court having reviewed the reasons set forth in Judge Wettre’s R&R, and for good cause shown,

IT IS on this 10th day of July 2025,

ORDERED that the R&R of Judge Wettre dated June 6, 2025 (ECF No. 17) is **ADOPTED** as the conclusions of law of this Court and Plaintiff’s motion to substitute is **DENIED**, and the

Complaint (ECF No. 1) is **DISMISSED without prejudice**; it is further

ORDERED that Plaintiff Seph Acquisitions, LLC, must have a licensed attorney enter an appearance on its behalf on or before August 11, 2025. If Plaintiff Seph Acquisitions, LLC, fails to appear by counsel within the time prescribed, then the dismissal will become with prejudice; and it is further

ORDERED that in light of the Court's Order, Defendant ReadyCap Lending, LLC's motion to dismiss the Complaint (ECF No. 4) and amended motion to dismiss the Complaint (ECF No. 15) are **DENIED as moot**.



HONORABLE JULIEN XAVIER NEALS
United States District Judge